

IN RE:

Case No. **05-31203**

Gurney, Howard Leon & Gurney, Toni

Chapter **7**

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

☐ None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

62,000.00 2003 Business

46,000.00 2004 Business

29,000.00 2005 YTD Business

2. Income other than from employment or operation of business

☒ None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

☐ None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|------------------------------------------------------------------------------------------------------------------------|----------------------------|-----------------|--------------------|
| GMAC PO Box 78234 Phoenix, AZ 85062 | 05/05, 06/05, 07/05 | 810.00 | 10,300.28 |
| Western Community Credit Union PO Box 1540 1376 North State Street Orem, UT 84059 | 05/05, 06/05, 07/05 | 1,500.00 | 79,001.55 |
| GMAC | 05/05, 06/05, 07/05 | 4,350.00 | 135,712.08 |

STATEMENT OF FINANCIAL AFFAIRS

Filed: 08/03/05

3451 Hammond Ave.
Waterloo, IA 50704-0780

- None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|------------------------------------------------------------------------------------------------------------|----------------------|---------------------------------------------------------------|--------------------------|
| Larry & Susan Ferguson vs. Coin Trade Center L.C., Howard L. Gurney, and Toni D. Gurney 050401833 | Debt Collection | Fourth Judicial District Court, State of Utah, Utah County | Pending |
| Richard Pope vs. Howard L. Gurney and Toni D. Gurney 050401379 | Debt Collection | Fourth Judicial District Court, State of Utah, Utah County | Pending |
| Charles Hockema vs. Coin Trade Center L.C., Howard L. Gurney, and Toni D. Gurney 050401758 | Debt Collection | Fourth Judicial District Court, State of Utah, Utah County | Pending |

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|-----------------------------------------------|-----------------------------------|------------------|----------------------------------|
| Church Tithing | | within last year | Tithing: \$3,600.00 |

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|----------------------------------------------------------------------------------------------------------|-----------------------------------------------------|------------------------------------------------------|
| Dexter & Dexter, Attorneys At Law, LLC 1360 South 740 East Orem, UT 84097 | 8/1/05 | 1,800.00 |

10. Other transfers

None ☐ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED |
|--------------------------------------------------------------------------------------------|----------------|------------------------------------------------------------|
| Annette Ault PO Box 298 Cedar Fort, UT 84013 Daughter | 10/2004 | 1999 Chevy 1/2 Ton Silverado, \$16,000.00 |

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

| NAME | TAXPAYER I.D. NUMBER | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|-------------------|----------------------|-------------------------------------------|----------------------------------------------------------------------|----------------------------|
| Coin Trade Center | 68-0586690 | 1102 South State Street Orem, UT 84097 | Precious Metals; Collectors' Coin Supplies; Gifts & Jewelry | 1979 - 2005 |

None ☒ b. Identify any business listed in response to subdivision a., above, that is “single asset real estate” as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

| NAME AND ADDRESS | DATES SERVICES RENDERED |
|------------------------------------------------------------|-------------------------|
| Annette Ault Innovative Business Services PO Box 298 | |

Cedar Fort, UT 84013

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME AND ADDRESS

Annette Ault
Innovative Business Solutions
PO Box 298
Cedar Fort, UT 84013

None ☒ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

| DATE OF INVENTORY | INVENTORY SUPERVISOR | DOLLAR AMOUNT OF INVENTORY (Specify cost, market, or other basis) |
|-------------------|----------------------|----------------------------------------------------------------------|
| 1/2005 | Debtors | \$830,000.00; Market Value |
| 2/2004 | Debtors | \$1.4 Million; Market Value |

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of this case.

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **August 1, 2005**

Signature /s/ Howard Leon Gurney
of Debtor

Howard Leon Gurney

Date: **August 1, 2005**

Signature /s/ Toni Gurney
of Joint Debtor
(if any)

Toni Gurney

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | H W J C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|----------------------------------------|-----------------------------------------|------------------|--------------------------------------------------------------------------------------------------------|-------------------------|
| 289 North 400 East Lehi, Utah 84043 | Fee Simple | J | 220,000.00 | 214,713.63 |
| Lot on State Street in Orem, Utah | Fee Simple | J | 230,000.00 | 57,000.00 |
| TOTAL | | | 450,000.00 | |

(Report also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | H W J C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|---------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------------------------------------------------|
| 1. Cash on hand. | X | | | |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Alpine Credit Union Checking and Savings Accounts | J | 34.00 |
| | | Western Community Credit Union GAR Business Checking Account | J | 4.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, include audio, video, and computer equipment. | | Bookcase with glass | J | 50.00 |
| | | Cabinets | J | 140.00 |
| | | China Hutch | J | 75.00 |
| | | Coffee Table | J | 40.00 |
| | | Computer and Printer | J | 225.00 |
| | | Couch | J | 50.00 |
| | | Desk | J | 60.00 |
| | | Dishwasher | J | 30.00 |
| | | Dressers | J | 140.00 |
| | | Entertainment Center | J | 75.00 |
| | | Freezer | J | 100.00 |
| | | Kitchen Table and Chairs | J | 85.00 |
| | | Lamps | J | 20.00 |
| | | Large and small bookcases | J | 40.00 |
| | | Lounge Chairs | J | 100.00 |
| | | Microwave | J | 20.00 |
| | | Queen Bed | J | 150.00 |
| | | Refrigerator | J | 75.00 |
| | | Rocking Chair | J | 75.00 |
| | | Sewing Machine | J | 30.00 |
| | | Small Appliances | J | 50.00 |
| | | Stove | J | 50.00 |
| | | Tables and Flowers | J | 50.00 |
| | | Television/VCR | J | 150.00 |
| | | Vacuum | J | 20.00 |
| | | Washer and Dryer | J | 100.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | Books | J | 150.00 |
| | | Pictures | J | 100.00 |
| | | Stuffed Animals | J | 175.00 |

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | H W J C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------------------------------------------------|
| 6. Wearing apparel. | | Clothing | J | 200.00 |
| 7. Furs and jewelry. | | Jewelry | J | 300.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | | .38 Special | J | 20.00 |
| | | 45/70 Marlin Gun | J | 250.00 |
| | | Bicycle | J | 70.00 |
| | | Fishing Equipment | J | 50.00 |
| 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | | 2 Term Life Insurance Policies | J | 0.00 |
| 10. Annuities. Itemize and name each issue. | X | | | |
| 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. | | Electricians Union Retirement | J | unknown |
| 12. Stock and interests in incorporated and unincorporated businesses. Itemize. | | 100 Percent Ownership Interest in Coin Trade Center, L.C. | J | unknown |
| 13. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 14. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 15. Accounts receivable. | X | | | |
| 16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. | X | | | |
| 17. Other liquidated debts owing debtor including tax refunds. Give particulars. | X | | | |
| 18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. | X | | | |
| 19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 21. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 22. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 23. Automobiles, trucks, trailers, and other vehicles and accessories. | | 1949 Ford Panel Truck | J | 175.00 |
| | | 1977 Ford Thunderbird | J | 100.00 |
| | | 1997 Chrysler Eagle Vision | J | 5,000.00 |
| | | 2003 Chevy S-10 Truck | J | 9,000.00 |

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | H W J C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|----------------------------------------------------------------------|------------------|--------------------------------------|------------------|-----------------------------------------------------------------------------------------------------------------------|
| 24. Boats, motors, and accessories. | | 1999 Sea Swirl Boat | J | 14,000.00 |
| 25. Aircraft and accessories. | X | | | |
| 26. Office equipment, furnishings, and supplies. | X | | | |
| 27. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 28. Inventory. | X | | | |
| 29. Animals. | X | | | |
| 30. Crops - growing or harvested. Give particulars. | X | | | |
| 31. Farming equipment and implements. | X | | | |
| 32. Farm supplies, chemicals, and feed. | X | | | |
| 33. Other personal property of any kind not already listed. Itemize. | | Garden Tools | J | 40.00 |
| | | Hand Tools | J | 150.00 |
| | | Lawn Mower | J | 75.00 |
| | | Tiller | J | 125.00 |
| TOTAL | | | | 32,018.00 |

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0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

SCHEDULE B - PERSONAL PROPERTY

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|----------------------------------------------|--------------------------------------|----------------------------|---------------------------------------------------------------|
| <u>SCHEDULE A - REAL PROPERTY</u> | | | |
| 289 North 400 East Lehi, Utah 84043 | UCA § 78-23-3(2)(a)(ii), (2)(b)(ii) | 40,000.00 | 220,000.00 |
| <u>SCHEDULE B - PERSONAL PROPERTY</u> | | | |
| Bookcase with glass | UCA § 78-23-5(1)(a)(viii)(A) | 50.00 | 50.00 |
| Cabinets | UCA § 78-23-5(1)(a)(viii)(A) | 140.00 | 140.00 |
| China Hutch | UCA § 78-23-8(1)(b) | 75.00 | 75.00 |
| Coffee Table | UCA § 78-23-8(1)(a) | 40.00 | 40.00 |
| Couch | UCA § 78-23-8(1)(a) | 50.00 | 50.00 |
| Desk | UCA § 78-23-5(1)(a)(viii)(A) | 60.00 | 60.00 |
| Dishwasher | UCA § 78-23-5(1)(a)(viii)(A) | 30.00 | 30.00 |
| Dressers | UCA § 78-23-5(1)(a)(viii)(A) | 140.00 | 140.00 |
| Entertainment Center | UCA § 78-23-8(1)(a) | 75.00 | 75.00 |
| Freezer | UCA § 78-23-5(1)(a)(viii)(A) | 100.00 | 100.00 |
| Kitchen Table and Chairs | UCA § 78-23-8(1)(b) | 85.00 | 85.00 |
| Lamps | UCA § 78-23-5(1)(a)(viii)(A) | 20.00 | 20.00 |
| Large and small bookcases | UCA § 78-23-5(1)(a)(viii)(A) | 40.00 | 40.00 |
| Lounge Chairs | UCA § 78-23-8(1)(a) | 100.00 | 100.00 |
| Microwave | UCA § 78-23-5(1)(a)(viii)(A) | 20.00 | 20.00 |
| Queen Bed | UCA § 78-23-5(1)(a)(viii)(E) | 150.00 | 150.00 |
| Refrigerator | UCA § 78-23-5(1)(a)(viii)(A) | 75.00 | 75.00 |
| Rocking Chair | UCA § 78-23-8(1)(a) | 75.00 | 75.00 |
| Sewing Machine | UCA § 78-23-5(1)(a)(viii)(A) | 30.00 | 30.00 |
| Small Appliances | UCA § 78-23-5(1)(a)(viii)(A) | 50.00 | 50.00 |
| Stove | UCA § 78-23-5(1)(a)(viii)(A) | 50.00 | 50.00 |
| Tables and Flowers | UCA § 78-23-8(1)(d) | 50.00 | 50.00 |
| Vacuum | UCA § 78-23-5(1)(a)(viii)(A) | 20.00 | 20.00 |
| Washer and Dryer | UCA § 78-23-5(1)(a)(viii)(A) | 100.00 | 100.00 |
| Books | UCA § 78-23-8(1)(c) | 150.00 | 150.00 |
| Clothing | UCA § 78-23-5(1)(a)(viii)(D) | 200.00 | 200.00 |
| .38 Special | UCA § 78-23-8(1)(c) | 20.00 | 20.00 |
| 45/70 Marlin Gun | UCA § 78-23-8(1)(c) | 250.00 | 250.00 |
| Bicycle | UCA § 78-23-8(1)(c) | 70.00 | 70.00 |
| Fishing Equipment | UCA § 78-23-8(1)(c) | 50.00 | 50.00 |
| 2 Term Life Insurance Policies | UCA § 78-23-5(1)(a)(xiii) | 0.00 | 0.00 |
| Electricians Union Retirement | UCA § 78-23-6(3) | unknown | unknown |
| 1949 Ford Panel Truck | UCA § 78-23-8(3) | 2,500.00 | 175.00 |
| 1997 Chrysler Eagle Vision | UCA § 78-23-8(3) | 2,500.00 | 5,000.00 |
| Garden Tools | UCA § 63-25a-421 | 40.00 | 40.00 |

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL UNSECURED PORTION, IF ANY |
|------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|-------------------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------------------------------------|
| Account No. 9683 Alpine Credit Union 1510 North State Street Orem, UT 84057 | | W | 1997 1997 Chrysler Eagle Vision Security Agreement | | | | 4,719.04 |
| | | | Value \$ 5,000.00 | | | | |
| Account No. Dan & Penny Doty 3852 North 200 East Provo, UT 84604 | | J | 1996 Lot on State Street in Orem, Utah Deed of Trust | | | | 57,000.00 |
| | | | Value \$ 230,000.00 | | | | |
| Account No. 3475 GMAC PO Box 78234 Phoenix, AZ 85062 | | H | 2003 2003 Chevrolet S-10 Truck Security Agreement | | | | 10,300.28 |
| | | | Value \$ 9,000.00 | | | | 1,300.28 |
| Account No. 7930 GMAC Mortgage PO Box 780 Waterloo, IA 50704-0780 | | J | 2003 289 North 400 East Lehi, Utah 84097 Deed of Trust | | | | 135,712.08 |
| | | | Value \$ 220,000.00 | | | | |
| Account No. 9001 Wells Fargo PO Box 60510 Los Angeles, CA 90060-0510 | | J | 1999 1999 Sea Swirl Boat Security Agreement | | | | 11,517.33 |
| | | | Value \$ 14,000.00 | | | | |
| Subtotal (Total of this page) | | | | | | | 219,248.73 |
| (Complete only on last sheet of Schedule D) TOTAL (Report total also on Summary of Schedules) | | | | | | | |

1 Continuation Sheets attached

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Other Certain Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation Sheets attached

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | TOTAL AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|--------------------------------|
| | | | | | | | AMOUNT ENTITLED TO PRIORITY |
| Account No. 6569 | | J | 2003 - 2004 Income Taxes | | | | |
| Internal Revenue Service | | | | | | | 7,971.90 |
| Attn: Special Procedures, Mail Stop 5021 | | | | | | | |
| 50 South 200 East | | | | | | | 7,971.90 |
| Salt Lake City, UT 84111 | | | | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| Account No. | | | | | | | |
| | | | | | | | |

Sheet 1 of 1 Continuation Sheets attached to Schedule E

Subtotal
(Total of this page) **7,971.90**

(Complete only on last sheet of Schedule E) **TOTAL 7,971.90**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Aaron Smith P.O. Box 2384 Florence, AZ 85232 | | | 2002 Precious Metals Contract (Business) | | | | 3,754.83 |
| Account No. nter Ad Department 4858 East Baseline Rd. #109 Mesa, AZ 85206 | | | Advertisement (Business) | | | | 250.00 |
| Account No. 0011 Advanta Business Card PO Box 8088 Philadelphia, PA 19101-8088 | | | 1997 Credit (Business) | | | | 29,333.86 |
| Account No. Alan Johnson 1450 North Dixie Downs Road #134 St. George, UT 84770 | | | 1988 Precious Metals Contract (Business) | | | | 46.90 |
| Account No. Albert & Doris Burns 2167 East 100 South Spanish Fork, UT 84660 | | | 1988 Precious Metals Contract (Business) | | | | 17,841.83 |
| Subtotal (Total of this page) | | | | | | | 51,227.42 |
| (Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules) | | | | | | | |

48 Continuation Sheets attached

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Albert Thomas 527 East 1800 South Orem, UT 84057 | | | 1990 Precious Metals Contract (Business) | | | | 10,000.00 |
| Account No. Albert Wiggin 866 West Center Spanish Fork, UT 84660 | | | 1988 Precious Metals Contract (Business) | | | | 1,506.40 |
| Account No. Allan Humphereys 3771 North 3575 East Kimberly, ID 83341 | | | 1996 Precious Metals Contract (Business) | | | | 30,368.54 |
| Account No. Alta Sween 724 East Bowl Drive Orem, UT 84057 | | | 1997 Precious Metals Contract (Business) | | | | 2,395.00 |
| Account No. Alysha Neese 741 North 750 East Payson, UT 84651 | | | 1997 Precious Metals Contract (Business) | | | | 1,013.14 |
| Account No. 2004 American Express Business Credit Line PO Box 360002 Fort Lauderdale, FL 33336-0002 | | | 2002 Credit (Business) | | | | 13,366.92 |
| Account No. 2004 American Express Costco Card PO Box 360002 Fort Lauderdale, FL 33336-0001 | | | 1994 Credit (Business) | | | | 653.04 |

Sheet 1 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**59,303.04**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. 1006 American Express Business Gold Card PO Box 360002 Fort Lauderdale, FL 33336-0001 | | | 1994 Credit (Business) | | | | 3,988.67 |
| Account No. 2002 American Express Corporate PO Box 360002 Fort Lauderdale, FL 33336-0001 | | | 1994 Credit (Business) | | | | 679.89 |
| Account No. 1009 American Express Corporate Platinum PO Box 360002 Fort Lauderdale, FL 33336-0001 | | | 1994 Credit (Business) | | | | 15,044.75 |
| Account No. 1005 American Express Delta Sky Miles PO Box 360002 Fort Lauderdale, FL 33336-0001 | | | Credit (Business) | | | | 4,549.76 |
| Account No. Amy Vellinga 1820 West 950 South Springville, UT 84663 | | | 2004 Precious Metals Contract (Business) | | | | 372.32 |
| Account No. Anita Egbert 1111 West 180 North Orem, UT 84057 | | | 2004 Precious Metals Contract (Business) | | | | 2,000.00 |
| Account No. Anne Goodwin 958 East 880 North Orem, UT 84097 | | | 1988 Precious Metals Contract (Business) | | | | 8,926.30 |

Sheet 2 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**35,561.69**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-----------------|
| Account No. Annette Ferguson 689 North 100 East Lehi, UT 84043 | | | 1998 Precious Metals Contract (Business) | | | | 100.00 |
| Account No. April Sween 724 East Bowl Drive Orem, UT 84057 | | | 1997 Precious Metals Contract (Business) | | | | 1,437.00 |
| Account No. 3001 AT&T PO Box 78522 Phoenix, AZ 85062-8522 | | | 2003 Utility Bill - Telephone (Business) | | | | 629.72 |
| Account No. Becky Charlesworth 4639 Harvey Blvd Cedar Hills, UT 84062 | | | 1996 Precious Metals Contract (Business) | | | | 1,418.20 |
| Account No. Ben Seljestad 838 Valley Crest Drive Carson City, NV 89705 | | | 1996 Precious Metals Contract (Business) | | | | 2,000.00 |
| Account No. Benjamin Flake 1557 West 4200 South Vernal, UT 84078 | | | 2001 Precious Metals Contract (Business) | | | | 231.23 |
| Account No. Bill & Doug Roberts 905 Sol Court Ridge Crest, CA 93555 | | | 1990 Precious Metals Contract (Business) | | | | 8,400.00 |

Sheet 3 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**14,216.15**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-----------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-----------------|
| Account No. Bill Henrie 3329 S.W. 173 Terrace Miramar, 33029 | | | 1995 Precious Metals Contract (Business) | | | | 734.00 |
| Account No. Bill Stansfield P.O. Box 14 Goshen, UT 84633 | | | 2001 Precious Metals Contract (Business) | | | | 6,836.12 |
| Account No. Blake Penrod 752 East 100 North Pleasant Grove, UT 84602 | | | 1990 Precious Metals Contract (Business) | | | | 2,046.26 |
| Account No. Blake Reynolds 4302 North Mile High Drive Provo, UT 84604 | | | 1997 Precious Metals Contract (Business) | | | | 531.00 |
| Account No. Bob & Gail Burt 1123 North Blackcat Road Meridian, ID 83642 | | | 1990 Precious Metals Contract (Business) | | | | 9,969.91 |
| Account No. Brad Kohler P.O. Box 467 Midway, UT 84049 | | | 1996 Precious Metals Contract (Business) | | | | 1,900.00 |
| Account No. Bradley Holbrook 348 West Foxmoor Drive Orem, UT 84057 | | | 1992 Precious Metals Contract (Business) | | | | 70.00 |

Sheet 4 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**22,087.29**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Brady & Olive Walker 287 East 1200 North Orem, UT 84057 | | | 1988 Precious Metals Contract (Business) | | | | 20,050.72 |
| Account No. Brady Brammer 1038 South Coventry Circle Orem, UT 84058 | | | 1992 Precious Metals Contract (Business) | | | | 456.91 |
| Account No. Brandon & Shauna Aldrich 5460 West Tickle Grass Road West Jordan, UT 84084 | | | 2004 Precious Metals Contract (Business) | | | | 1,018.00 |
| Account No. Brandon Stewart 5605 Brandon Blvd. Virginia Beach, VA 23464 | | | 1998 Precious Metals Contract (Business) | | | | 77.86 |
| Account No. Brent & Mary Waterman P.O. Box 433 Heber, UT 84032 | | | 1998 Precious Metals Contract (Business) | | | | 12,758.74 |
| Account No. Brett & Sara Coats P.O. Box 157 Holden, UT 84636 | | | 1997 Precious Metals Contract (Business) | | | | 3,000.00 |
| Account No. Brian Bawden P.O. Box 2013 Provo, UT 84603 | | | 1989 Precious Metals Contract (Business) | | | | 70.98 |

Sheet 5 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**37,433.21**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|----------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-------------------|
| Account No. Brian Salmond 9905 North Meadow Drive Cedar Hills, UT 84003 | | | 1998 Precious Metals Contract (Business) | | | | 113.50 |
| Account No. Brook Davis 3602 Monza Drive Salt Lake City, UT 84109 | | | 1990 Precious Metals Contract (Business) | | | | 112,763.61 |
| Account No. Bruce & Elizabeth Childs 551 East 400 South Lehi, UT 84043 | | | 1999 Precious Metals Contract (Business) | | | | 10,920.00 |
| Account No. Bruce Smith 1458 South Macon Street Aurora, CO 80012 | | | 1998 Precious Metals Contract (Business) | | | | 15,511.51 |
| Account No. Bryan Poorman 18295 Kentville Road Tiskilwa, IL 61368 | | | 1994 Precious Metals Contract (Business) | | | | 1,996.50 |
| Account No. C.R. Charlesworth 148 West 100 North Holden, UT 84636 | | | 1995 Precious Metals Contract (Business) | | | | 7,447.56 |
| Account No. Caleb MitsVotai P.O. Box 198 Manti, UT 84642 | | | 1988 Precious Metals Contract (Business) | | | | 61,226.88 |

Sheet 6 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **209,979.56**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|----------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Camille Alldredge 527 West 1500 North Orem, UT 84057 | | | 1983 Precious Metals Contract (Business) | | | | 8,472.22 |
| Account No. 7214 Capital One PO Box 60024 City Of Industry, CA 91716-0024 | | | 2004 Credit (Business) | | | | 758.57 |
| Account No. Carol Gause 5600 Willoughby Newton #11 Centreville, VA 20120 | | | 1997 Precious Metals Contract (Business) | | | | 10,000.00 |
| Account No. Carol Jessop | | | 2005 Pending Sales-20 1oz Gold Kurgs | | | | 8,660.00 |
| Account No. Cecil Earnest P.O. Box 9014 Pahrump, NV 89060 | | | 1999 Precious Metals Contract (Business) | | | | 16,951.26 |
| Account No. Chad Rappleye 323 North 455 East Delta, UT 84624 | | | 1987 Precious Metals Contract (Business) | | | | 658.58 |
| Account No. Charles & Children Anderson 724 East Bowl Drive Orem, UT 84057 | | | 1991 Precious Metals Contract (Business) | | | | 10,000.00 |

Sheet 7 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

55,500.63(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|----------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Charly Twitchell 321 South 100 East Salem, UT 84653 | | | 1988 Precious Metals Contract (Business) | | | | 1,397.15 |
| Account No. Chase Brammer 1038 South Coventry Circle Orem, UT 84058 | | | 1992 Precious Metals Contract (Business) | | | | 4,899.75 |
| Account No. Chester Sulz 685 West 1500 North Orem, UT 84057 | | | 1989 Precious Metals Contract (Business) | | | | 10,000.00 |
| Account No. Chris Goodwin 958 East 880 North Orem, UT 84097 | | | 2004 Precious Metals Contract (Business) | | | | 5,033.44 |
| Account No. Chris Mork P.O. Box 143 Hinckley, UT 84635 | | | 1999 Precious Metals Contract (Business) | | | | 10,099.00 |
| Account No. Christopher Steinbeigle 441 North Le Suen Mesa, AZ 85203 | | | 1989 Precious Metals Contract (Business) | | | | 520.34 |
| Account No. Chuck Hockema 1599 North 1550 East Provo, UT 84604 | | | 1992 Precious Metals Contract (Business) | | | | 3,754.18 |

Sheet 8 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**35,703.86**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Cindy Leftwich 5502 W Pleasant Rich Drive Kearns, UT 84118 | | | 1991 Precious Metals Contract (Business) | | | | 10,000.00 |
| Account No. 3751 Citi Bank Business Card PO Box 6309 The Lakes, NV 88901 | | | Credit (Business) | | | | 3,318.73 |
| Account No. 0035 City Of Orem 56 North State Street Orem, UT 84057 | | | Utility Bill - City (Business) | | | | 170.16 |
| Account No. Clair Vincent P.O. Box 317 Pleasant Grove, UT 84062 | | | 2001 Precious Metals Contract (Business) | | | | 14,998.04 |
| Account No. Claire Rogers 1051 West 590 North Provo, UT 84601 | | | 1998 Precious Metals Contract (Business) | | | | 295.20 |
| Account No. Clark Flake 50 North 1500 East Vernal, UT 84078 | | | 1996 Precious Metals Contract (Business) | | | | 8,094.60 |
| Account No. Clay Cummings P.O. Box 283 Fillmore, UT 84631 | | | 1997 Precious Metals Contract (Business) | | | | 7,972.17 |

Sheet 9 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**44,848.90**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-----------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Clayton Perry P.O. Box 544 Mt. View, WY 82939 | | | 1999 Precious Metals Contract (Business) | | | | 3,501.04 |
| Account No. Cliff Stubbs 940 East 310 South Orem, UT 84097 | | | 2002 Precious Metals Contract (Business) | | | | 31,348.95 |
| Account No. Clinton & Crystal Kemp 1463 North 225 East Layton, UT 84041 | | | 2003 Precious Metals Contract (Business) | | | | 888.90 |
| Account No. Clyde Campbell 1895 East 4675 South Salt Lake City, UT 84117 | | | 1999 Precious Metals Contract (Business) | | | | 2,999.70 |
| Account No. Colleen Hadfield | | | 1999 Precious Metals Contract (Business) | | | | 7,839.09 |
| Account No. 5985 Comcast Cable 542 West 400 South Lindon, UT 84042 | | J | 2005 Debt Collection | | | | 115.47 |
| Account No. Corinne Peterson 2105 West 460 South Cedar City, UT 84720 | | | 2002 Precious Metals Contract (Business) | | | | 4,075.94 |

Sheet 10 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**50,769.09**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|----------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Dale Cutler 36 East 100 South Springville, UT 84663 | | | 1993 Precious Metals Contract (Business) | | | | 1,867.17 |
| Account No. Dale Flake 3395 North 3500 West Vernal, UT 84078 | | | 1996 Precious Metals Contract (Business) | | | | 8,471.41 |
| Account No. Damon Hogan 3345 North Canyon Road Provo, UT 84604 | | | 2002 Precious Metals Contract (Business) | | | | 3,153.90 |
| Account No. Dan & Penny Doty Trust 3852 North 200 East Provo, UT 84604 | | | 1991 Precious Metals Contract (Business) | | | | 54,425.18 |
| Account No. Dan Degraw 155 South 300 West Spanish Fork, UT 84660 | | | 2004 Precious Metals Contract (Business) | | | | 413.33 |
| Account No. Dan Perry 184 East 705 South Salem, UT 84653 | | | 1991 Precious Metals Contract (Business) | | | | 1,140.75 |
| Account No. Dan Sego 13462.8 | | | 2004 Precious Metals Contract (Business) | | | | 2,004.00 |

Sheet 11 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**71,475.74**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-----------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Dan Thomas 195 North 600 East American Fork, UT 84003 | | | 2000 Precious Metals Contract (Business) | | | | 5,008.00 |
| Account No. Danny Earnest P.O. Box 9014 Pahrump, NV 89060 | | | 1999 Precious Metals Contract (Business) | | | | 1,005.01 |
| Account No. Dave Heaton P.O. Box 242 Manti, UT 84642 | | | 2002 Precious Metals Contract (Business) | | | | 39,082.77 |
| Account No. Dave Perry P.O. Box 544 Mountain View, WY 82939 | | | 1992 Precious Metals Contract (Business) | | | | 11,001.25 |
| Account No. David & Robin Kemp 2616 West 12040 South Riverton, UT 84065 | | | 2003 Precious Metals Contract (Business) | | | | 877.96 |
| Account No. David Croft 10562 North 6250 West Highland, UT 84003 | | | 2000 Precious Metals Contract (Business) | | | | 1,074.60 |
| Account No. Dean Wignall 496 North Main Payson, UT 84651 | | | 2001 Precious Metals Contract (Business) | | | | 6,304.00 |

Sheet 12 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**64,353.59**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Dee Clement P.O. Box 74 Santaquin, UT 84655 | | | 1998 Precious Metals Contract (Business) | | | | 2,107.00 |
| Account No. 2016 Dell Business Credit PO Box 5275 Carol Stream, IL 60197 | | | Credit (Business) | | | | 10,384.84 |
| Account No. 1001 Dell Financial Services PO Box 5292 Carol Stream, IL 60197 | | | Credit (Business) | | | | 1,539.13 |
| Account No. Dennis Beck 757 North 200 East American Fork, UT 84003 | | | 1993 Precious Metals Contract (Business) | | | | 1,031.60 |
| Account No. Dennis Carlisle 138 East Center Alpine, UT 84004 | | | 1989 Precious Metals Contract (Business) | | | | 10,000.00 |
| Account No. Dewey & Nichole Jones 1406 North Narra Place Pleasant Grove, UT 84062 | | | 2003 Precious Metals Contract (Business) | | | | 10,351.65 |
| Account No. 1297 Dex Media 3190 South Vaughn Way Aurora, CO 80014 | | | 1996 Yellow Page Advertisement (Business) | | | | 3,768.60 |

Sheet 13 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

39,182.82(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Diana Kleyensteuber 359 North Center American Fork, UT 84003 | | | 1992 Precious Metals Contract (Business) | | | | 17,997.00 |
| Account No. Diane Carey 7419 East Norwood Street Mesa, AZ 85207 | | | 2002 Precious Metals Contract (Business) | | | | 310.80 |
| Account No. Dianne Berke 2960 South 2935 West Granger, UT 84119 | | | 1999 Precious Metals Contract (Business) | | | | 4,290.91 |
| Account No. Dirk Lindsey 5730 Washington Blvd Arlington, VA 22205 | | | 1998 Precious Metals Contract (Business) | | | | 3,786.12 |
| Account No. Don Ashcraft 306 North 525 East Delta, UT 84624 | | | 1999 Precious Metals Contract (Business) | | | | 1,600.00 |
| Account No. Donald Dolenc 825 South Diomedes Street Palmer, AK 99645 | | | 1983 Precious Metals Contract (Business) | | | | 2,159.20 |
| Account No. Dora Canciglia 5225 Winter View Drive Alexandria, VA 22312 | | | 1997 Precious Metals Contract (Business) | | | | 3,956.18 |

Sheet 14 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

34,100.21(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Dorrel Brock 317 East 700 North American Fork, UT 84003 | | | 1989 Precious Metals Contract (Business) | | | | 3,387.62 |
| Account No. Doug Baird 444 Willow Ashland, OR 97520 | | | 1990 Precious Metals Contract (Business) | | | | 10,000.00 |
| Account No. Dudley Elliott P.O. Box 311 Bicknell, UT 84715 | | | 1995 Precious Metals Contract (Business) | | | | 192.40 |
| Account No. E.G. Adams NBU 75-7 Blanding, UT 84511 | | | 1997 Precious Metals Contract (Business) | | | | 30,827.50 |
| Account No. Emily Shuman 864 Sykes Idaho Falls, ID 83401 | | | 2002 Precious Metals Contract (Business) | | | | 1,295.00 |
| Account No. Eric & Kristie Ellers 7583 Castle Rock Road Eagle Mountain, UT 84043 | | | 2003 Precious Metals Contract (Business) | | | | 42,701.15 |
| Account No. Erik Eriksen 1201 West 860 North Provo, UT 84604 | | | 1998 Precious Metals Contract (Business) | | | | 1,607.20 |

Sheet 15 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**90,010.87**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|---------------------|
| Account No. Evan & Teah Stevens 1813 West Snowsprings Drive Lehi, UT 84043 | | | 2003 Precious Metals Contract (Business) | | | | 587.00 |
| Account No. Fay & Bernie McGuire 3520 East Lakecreek Road Heber, UT 84032 | | | 1988 Precious Metals Contract (Business) | | | | 1,698,957.92 |
| Account No. Fay Gifford 1240 East Telegraph #133 Washington, UT 84780 | | | 1990 Precious Metals Contract (Business) | | | | 1,873.71 |
| Account No. 0486 First National Bank Omaha PO Box 2951 Omaha, NE 68103 | | | Credit (Business) | | | | 10,163.74 |
| Account No. Fred & Diane Boren 58 South 300 West Lehi, UT 84043 | | | 1999 Precious Metals Contract (Business) | | | | 2,723.03 |
| Account No. Fred Schmidt 613 Oquirrh Avenue Tooele, UT 84074 | | | 1987 Precious Metals Contract (Business) | | | | 2,435.58 |
| Account No. Gary Heaton 1016 East 1300 North American Fork, UT 84003 | | | 2004 Precious Metals Contract (Business) | | | | 9,175.50 |

Sheet 16 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**1,725,916.48**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Gary Moore 1120 North 380 East Pleasant Grove, UT 84062 | | | 1998 Precious Metals Contract (Business) | | | | 2,037.96 |
| Account No. Gary Peirce 115 East Main Midway, UT 84049 | | | 2004 Precious Metals Contract (Business) | | | | 70,961.04 |
| Account No. Gary Sherry Kyle Thurman 1007 Mooreland Blvd. Brentwood, TN 37027 | | | 1996 Precious Metals Contract (Business) | | | | 1,896.29 |
| Account No. Gay Egley 3201 Arroyo Drive Casper, WY 82604 | | | 1991 Precious Metals Contract (Business) | | | | 20,336.78 |
| Account No. Geoffrey Morrise 4266 South 2325 West Roy, UT 84067 | | | 2000 Precious Metals Contract (Business) | | | | 6,163.08 |
| Account No. Gerald Anderson 218 East 4735 North Provo, UT 84601 | | | 1991 Precious Metals Contract (Business) | | | | 10,000.00 |
| Account No. Gerald Coats P.O. Box 157 Holden, UT 84636 | | | 1997 Precious Metals Contract (Business) | | | | 72,010.00 |

Sheet 17 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**183,405.15**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Glade Charlesworth P.O. Box 57291 Murray, UT 84157 | | | 1999 Precious Metals Contract (Business) | | | | 6,752.34 |
| Account No. Gordon Moses 2171A Via Mariposa E. Laguna Woods, CA 92653 | | | 1991 Precious Metals Contract (Business) | | | | 1,514.90 |
| Account No. Harold & Louise Dalebout P.O. Box 2186 Orem, UT 84059 | | | 1987 Precious Metals Contract (Business) | | | | 3,156.53 |
| Account No. Harrison Horn 601 West 40 North Orem, UT 84057 | | | 1994 Precious Metals Contract (Business) | | | | 10,257.45 |
| Account No. Henry & Ann Savage 352 West 1060 South Orem, UT 84058 | | | 1997 Precious Metals Contract (Business) | | | | 17,210.00 |
| Account No. Henry Canciglia 14709 Green Park Way Centreville, VA 20120 | | | 1997 Precious Metals Contract (Business) | | | | 5,527.50 |
| Account No. Hilary Brock 958 East 880 North Orem, UT 84097 | | | 1999 Precious Metals Contract (Business) | | | | 2,935.89 |

Sheet 18 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

47,354.61(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-----------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Holly Spencer 196 West 730 North Santaquin, UT 84655 | | | 2002 Precious Metals Contract (Business) | | | | 200.00 |
| Account No. Howard & Afton Dutson Family Trust Trust P.O. Box 46 Oak City, UT 84649 | | | 1992 Precious Metals Contract (Business) | | | | 32,342.00 |
| Account No. Hyrum Turner 1429 South 465 West Orem, UT 84058 | | | 1998 Precious Metals Contract (Business) | | | | 255.84 |
| Account No. James ashcroft 71 East 400 South Hurricane, UT 84737 | | | 2005 Pending Sales-23 1oz Gold Eagles | | | | 10,235.00 |
| Account No. Jan Morgan 8182 Neissen Way Fair Oaks, CA 95628 | | | 1988 Precious Metals Contract (Business) | | | | 4,897.46 |
| Account No. Janet Stewart 9473 North Canyon Road Pleasant Grove, UT 84602 | | | 1995 Precious Metals Contract (Business) | | | | 7,823.63 |
| Account No. Jason (Edward T. Woodger) 2897 Water Vista Way Sandy, UT 84093-550 | | | 2005 Order-61 1oz Gold Krug | | | | 26,535.00 |

Sheet 19 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **82,288.93**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Jason Charlesworth 4990 South 400 West Roy, UT 84067 | | | 1996 Precious Metals Contract (Business) | | | | 987.20 |
| Account No. JD & Alice Beardall P.O. Box 1276 Provo, UT 84603 | | | 1989 Precious Metals Contract (Business) | | | | 94,833.43 |
| Account No. Jeanne Brammer 1038 South Coventry Circle Orem, UT 84057 | | | 1991 Precious Metals Contract (Business) | | | | 3,000.00 |
| Account No. Jeff & Marylin Bruning 945 East 110 North Lindon, UT 84042 | | | 1995 Precious Metals Contract (Business) | | | | 1,426.46 |
| Account No. Jeffery Wilson 194 South 300 East Lindon, UT 84042 | | | 1997 Precious Metals Contract (Business) | | | | 46,819.50 |
| Account No. Jennifer Rieske 580 West 1475 North Orem, UT 84057 | | | 1990 Precious Metals Contract (Business) | | | | 10,000.00 |
| Account No. Jeremiah McWilliams 7747 Royal Sydney Drive Gainesville, VA 20155 | | | 2002 Precious Metals Contract (Business) | | | | 3,000.00 |

Sheet 20 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**160,066.59**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Jerroleane Olsen 450 West 300 South Price, UT 84501 | | | 1999 Precious Metals Contract (Business) | | | | 917.75 |
| Account No. Jerry Nelson 1024 West 400 North Orem, UT 84057 | | | 1993 Precious Metals Contract (Business) | | | | 35.00 |
| Account No. Jerry Peterson 392 South 300 East #91 Mt. Pleasant, UT 84647 | | | 2003 Precious Metals Contract (Business) | | | | 13,039.66 |
| Account No. Jerry Morehouse 18088 West 1540 North Fairfield, UT 84013 | | | 1991 Precious Metals Contract (Business) | | | | 3,832.43 |
| Account No. Jerry Sweat 777 East 1150 North Pleasant Grove, UT 84062 | | | 1991 Precious Metals Contract (Business) | | | | 24,221.55 |
| Account No. Jim Dalebout 1470 South 360 West Orem, UT 84058 | | | 2002 Precious Metals Contract (Business) | | | | 66,938.69 |
| Account No. Jim Munson 1052 North Mahogany Drive Pleasant Grove, UT 84062 | | | 1999 Precious Metals Contract (Business) | | | | 5,175.06 |

Sheet 21 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**114,160.14**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-----------------|
| Account No. Jodi Nelson P.O. Box 413 Salem, UT 84653 | | | 1992 Precious Metals Contract (Business) | | | | 14.31 |
| Account No. Joe Reading P.O. Box 222 Springville, UT 84663 | | | 1992 Precious Metals Contract (Business) | | | | 1,301.25 |
| Account No. John Charlesworth 789 Sir Phillips Salt Lake City, UT 84116 | | | 1999 Precious Metals Contract (Business) | | | | 3,453.48 |
| Account No. John Dickson 1708 Pennington St. Rapid City, SD 57703 | | | 2003 Precious Metals Contract (Business) | | | | 6,000.00 |
| Account No. John Miller 1265 South 2500 West Vernal, UT 84078 | | | 2002 Precious Metals Contract (Business) | | | | 3,480.01 |
| Account No. John Ottens 75 East 350 North Orem, UT 84057 | | | 1986 Precious Metals Contract (Business) | | | | 1,993.54 |
| Account No. John Stewart 18388 Heather Ann Court Lake Oswego, OR 97034 | | | 2005 Order-40 2004 & 2005 Eagles | | | | 849.42 |

Sheet 22 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

17,092.01(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Johnathan Charlesworth 36 East 600 South Orem, UT 84058 | | | 1996 Precious Metals Contract (Business) | | | | 1,373.04 |
| Account No. Jon Hoover 652 East 630 North Pleasant Grove, UT 84602 | | | 1990 Precious Metals Contract (Business) | | | | 10,000.00 |
| Account No. Jon Smith 8659 South 1100 East Spanish Fork, UT 84660 | | | 2002 Precious Metals Contract (Business) | | | | 775.00 |
| Account No. Jonathan Davies P.O. Box 1011 Orem, UT 84059 | | | 1992 Precious Metals Contract (Business) | | | | 1,889.03 |
| Account No. Jonathan McWilliams 7747 Royal Sydney Drive Gainesville, VA 20155 | | | 2002 Precious Metals Contract (Business) | | | | 3,000.00 |
| Account No. Jonie Clements 371 South Coleman Street Tooele, UT 84074 | | | 1986 Precious Metals Contract (Business) | | | | 113.14 |
| Account No. Joseph & Brianne Bellitti 942 East 110 South Lindon, UT 84042 | | | 1993 Precious Metals Contract (Business) | | | | 6,351.65 |

Sheet 23 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**23,501.86**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-------------------|
| Account No. Joseph Slagowski 2545 North 650 East Provo, UT 84604 | | | 1993 Precious Metals Contract (Business) | | | | 8,711.81 |
| Account No. Joseph Wilcock 464 South 600 West Payson, UT 84651 | | | 1990 Precious Metals Contract (Business) | | | | 3,426.60 |
| Account No. Joyce & Ron Robinson 1075 South Highway 191 Moab, UT 84532 | | | 2005 Pending Sale | | | | 220,874.62 |
| Account No. Julie & James Saunders 12825 South Springlake Road Payson, UT 84651 | | | 1990 Precious Metals Contract (Business) | | | | 10,000.00 |
| Account No. Julie Nelson P.O. Box 413 Salem, UT 84653 | | | 1992 Precious Metals Contract (Business) | | | | 33.39 |
| Account No. Jump Creek Charlesworth 148 West 100 North Holden, UT 84636 | | | 2003 Precious Metals Contract (Business) | | | | 686.96 |
| Account No. Karma Anderson 490 Bull Dog Road Mesquite, NV 89027 | | | 1996 Precious Metals Contract (Business) | | | | 3,248.67 |

Sheet 24 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **246,982.05**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Kathy Baird 5604 St. Germaine Coeur d'Alene, ID 83815 | | | 1997 Precious Metals Contract (Business) | | | | 200.80 |
| Account No. Kay & Larine Trust Mortenson 11645 South Canyon Road Payson, UT 84651 | | | 2002 Precious Metals Contract (Business) | | | | 46,740.00 |
| Account No. Keith James P.O. Box 205 Milford, UT 84751 | | | 1989 Precious Metals Contract (Business) | | | | 8,175.01 |
| Account No. Keith Teasdale 994 East 1420 South Spanish Fork, UT 84660 | | | 1991 Precious Metals Contract (Business) | | | | 87.05 |
| Account No. Kenneth Norris 611 North 800 West Orem, UT 84058 | | | 1992 Precious Metals Contract (Business) | | | | 1,302.27 |
| Account No. Kevin & Diane Hatfield 148 North 1200 East Mapleton, UT 84664 | | | 2000 Precious Metals Contract (Business) | | | | 27,760.00 |
| Account No. Kevin Coats P.O. Box 157 Holden, UT 84636 | | | 2003 Precious Metals Contract (Business) | | | | 20,000.00 |

Sheet 25 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **104,265.13**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Kinzo Masuda 2318 West 880 North Provo, UT 84601 | | | 2004 Precious Metals Contract (Business) | | | | 4,890.00 |
| Account No. Koyle & Glenna Hatfield 1096 South 500 East Springville, UT 84663 | | | 1990 Precious Metals Contract (Business) | | | | 3,023.36 |
| Account No. 1751 Krause Publication 700 East State Street Iola, WI 54990 | | | Bulk Subscription (Business) | | | | 97.92 |
| Account No. Kris Chandler 145 North 300 East Manti, UT 84642 | | | 2003 Precious Metals Contract (Business) | | | | 15,041.22 |
| Account No. Kristina Creecy P.O. Box 605 Lyman, WY 82937 | | | 2004 Precious Metals Contract (Business) | | | | 58,000.00 |
| Account No. Lance Ferguson 943 North 600 East Lehi, UT 84043 | | | 2000 Precious Metals Contract (Business) | | | | 607.11 |
| Account No. Larry & Dianne Kearney 702 E Harvest Hollow Court Draper, UT 84020 | | | 1991 Precious Metals Contract (Business) | | | | 2,832.57 |

Sheet 26 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

84,492.18(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Larry & Patricia Schlappi 1143 South 300 West Orem, UT 84058 | | | 1991 Precious Metals Contract (Business) | | | | 1,242.00 |
| Account No. Larry Ashworth 16 East 600 South Orem, UT 84058 | | | 1990 Precious Metals Contract (Business) | | | | 341.30 |
| Account No. Larry Diviney 4480 West 5055 South Kearns, UT 84118 | | | 1996 Precious Metals Contract (Business) | | | | 91.25 |
| Account No. Larry Ferguson 943 North 600 East Lehi, UT 84043 | | | 1992 Precious Metals Contract (Business) | | | | 93,374.86 |
| Account No. Jackson, Walter, & Evans 10421 Jordan Gateway, Ste. 630 South Jordan, UT 84095 | | | Assignee or other notification for: Larry Ferguson | | | | |
| Account No. Larry Mortenson 1095 East Nathaniel Drive Pleasant Grove, UT 84062 | | | 1997 Precious Metals Contract (Business) | | | | 1,199.56 |
| Account No. Latella Beveridge 8907 North Canyon Road Pleasant Grove, UT 84062 | | | 1996 Precious Metals Contract (Business) | | | | 79.75 |

Sheet 27 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**96,328.72**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Laura Campbell 319 South 280 West Orem, UT 84058 | | | 1999 Precious Metals Contract (Business) | | | | 2,896.70 |
| Account No. Lee Taylor | | | 2005 Order - 130 - 2005 Silver Eagles | | | | 1,236.30 |
| Account No. LeRoy & Esther Heaton 651 South 590 East Orem, UT 84059 | | | 2004 Precious Metals Contract (Business) | | | | 5,505.30 |
| Account No. Leslie Nielsen 445 North 745 East Pleasant Grove, UT 84062 | | | 1997 Precious Metals Contract (Business) | | | | 778.00 |
| Account No. Leslie Wareman P.O. Box 596 Mountain View, WY 82939 | | | 2004 Precious Metals Contract (Business) | | | | 500.00 |
| Account No. Lester Campbell 319 South 280 West Orem, UT 84058 | | | 1990 Precious Metals Contract (Business) | | | | 8,496.18 |
| Account No. Lester Charlesworth P.O. Box 581 Santaquin, UT 84655 | | | 1996 Precious Metals Contract (Business) | | | | 25,711.22 |

Sheet 28 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

45,123.70

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Lon Hunsaker 259 North Main Helper, UT 84526 | | | 1992 Precious Metals Contract (Business) | | | | 25,853.65 |
| Account No. Lyle & Aaron Clinger 1129 East 920 North Orem, UT 84097 | | | 2003 Precious Metals Contract (Business) | | | | 14,760.00 |
| Account No. 6172 Lyman & Carol Buhler C/O Kelly & Bramwell 11576 South State Street Building 204 Draper, UT 84020 | | | Credit (Business) | | | | 3,122.30 |
| Account No. Lyman Buhler 10393 North 6000 West Highland, UT 84003 | | | 1992 Precious Metals Contract (Business) | | | | 10,000.00 |
| Account No. Lyndon Kemp 365 Orchard Ave. American Fork, UT 84003 | | | 1988 Precious Metals Contract (Business) | | | | 10,000.00 |
| Account No. Marcelle Miller 26181 Rollings Lake Colfax, CA 95713 | | | 1992 Precious Metals Contract (Business) | | | | 45,401.61 |
| Account No. Marie Menard P.O. Box 1148 Paia, HI 96779 | | | 2001 Precious Metals Contract (Business) | | | | 6,860.00 |

Sheet 29 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **115,997.56**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|----------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-------------------|
| Account No. Marilyn & Ben Buckner 1031 East 100 North Lindon, UT 84042 | | | 1992 Precious Metals Contract (Business) | | | | 1,586.52 |
| Account No. Marilyn Clifton 2670 Lakeshore Blvd Lakeport, CA 95453 | | | 1987 Precious Metals Contract (Business) | | | | 505.18 |
| Account No. Marion Swain 16 South 1185 East Pleasant Grove, UT 84062 | | | 1996 Precious Metals Contract (Business) | | | | 39,042.69 |
| Account No. Mark Charlesworth 387 South 850 West Orem, UT 84058 | | | 1996 Precious Metals Contract (Business) | | | | 486.00 |
| Account No. Mark Cowley P.O. Box 125 Meadow, UT 84644 | | | 1991 Precious Metals Contract (Business) | | | | 2,150.00 |
| Account No. Mark Davis 4135 North New Lane Oakley, UT 84036 | | | 1993 Precious Metals Contract (Business) | | | | 10,000.00 |
| Account No. Mark Greer 1700 East Lakeside Drive Gilbert, AZ 85234 | | | 2004 Precious Metals Contract (Business) | | | | 155,290.00 |

Sheet 30 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

209,060.39(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-----------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Mark Haggard 1455 South 185 West Orem, UT 84058 | | | 1993 Precious Metals Contract (Business) | | | | 5,190.00 |
| Account No. Mark Wilson 35 South 100 East American Fork, UT 84003 | | | 1985 Precious Metals Contract (Business) | | | | 1,214.73 |
| Account No. Marsha Lee 312 Birch Street Blackfoot, ID 83221 | | | 2002 Precious Metals Contract (Business) | | | | 777.00 |
| Account No. Marshall Morrise 2323 West 200 North Provo, UT 84601 | | | 1998 Precious Metals Contract (Business) | | | | 10,680.00 |
| Account No. Mary Hasty 5225 Winter View Drive Alexandria, VA 22312 | | | 1997 Precious Metals Contract (Business) | | | | 17,720.00 |
| Account No. Matt Morrise 3665 SW 78th Avenue Portland, OR 97225 | | | 1998 Precious Metals Contract (Business) | | | | 14,704.83 |
| Account No. Mauree Christensen 1830 Spring Oaks Drive Springville, UT 84663 | | | 1988 Precious Metals Contract (Business) | | | | 6,233.78 |

Sheet 31 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**56,520.34**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|----------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Maury Jones PO Box 117 Grover, WY 83122 | | | 2005 Pending Sales-35 1oz Gold Eagles | | | | 14,805.00 |
| Account No. Max Prestwich 511 East 380 North American Fork, UT 84003 | | | 1988 Precious Metals Contract (Business) | | | | 45,800.52 |
| Account No. McNeil Trust 95 South 1200 West Orem, UT 84058 | | | 2000 Precious Metals Contract (Business) | | | | 7,387.63 |
| Account No. Mel Peterson | | | 2005 Order - 834 - 1oz Silver Rounds | | | | 6,004.00 |
| Account No. Melanie Steed 202 North Arthur #3 Pocatello, ID 83201 | | | 2002 Precious Metals Contract (Business) | | | | 1,295.00 |
| Account No. Micheal Lehman 12333 Eggert Road Dundee, MI 48131 | | | 2000 Precious Metals Contract (Business) | | | | 17,492.77 |
| Account No. Mike O'Brien 1290 East 1800 South Lehi, UT 84043 | | | 1991 Precious Metals Contract (Business) | | | | 183.21 |

Sheet 32 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**92,968.13**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Mike & Virgina Finley 1086 Framewood Lane Salt Lake City, UT 84123 | | | 1997 Precious Metals Contract (Business) | | | | 7,400.00 |
| Account No. Mike Barclay 595 West 100 North Manti, UT 84642 | | | 1999 Precious Metals Contract (Business) | | | | 36,556.69 |
| Account No. Mike Holley 1833 West 7600 South West Jordan, UT 84084 | | | 1991 Precious Metals Contract (Business) | | | | 3,818.50 |
| Account No. Mike Kemp 1488 West 4890 South Murray, UT 84123 | | | 2001 Precious Metals Contract (Business) | | | | 1,473.93 |
| Account No. Mike Kohler P.O. Box 467 Midway, UT 84049 | | | 1996 Precious Metals Contract (Business) | | | | 1,450.00 |
| Account No. Mike Lofgran | | | 2005 Order - 10- 1oz Gold Eagles | | | | 4,400.00 |
| Account No. Mikel & Suzann Schow 232 West 1600 North Orem, UT 84057 | | | 2002 Precious Metals Contract (Business) | | | | 5,500.00 |

Sheet 33 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

60,599.12(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Mikel Trust Voss P.O. Box 605 Lyman, WY 82937 | | | 2004 Precious Metals Contract (Business) | | | | 1,000.00 |
| Account No. Mikel Voss P.O. Box 605 Lyman, WY 82937 | | | 2004 Precious Metals Contract (Business) | | | | 16,999.80 |
| Account No. 9975 Mountainland PO Box 1280 American Fork, UT 84003 | | J | Jim Dalebout--Precious Metals Contract Debt Collection (Business) | | | | 96,257.38 |
| Account No. Nathan Perry P.O. Box 544 Mountain View, WY 82939 | | | 2004 Precious Metals Contract (Business) | | | | 489.00 |
| Account No. Newell Larsen 991 East Grovecreek Drive Pleasant Grove, UT 84062 | | | 1999 Precious Metals Contract (Business) | | | | 13,727.53 |
| Account No. Nina (Dice) Armstrong 876 North 700 East Mapleton, UT 84668 | | | 1994 Precious Metals Contract (Business) | | | | 10,000.00 |
| Account No. Norman Peck 294 North 800 West Orem, UT 84057 | | | 1988 Precious Metals Contract (Business) | | | | 4,250.13 |

Sheet 34 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

142,723.84(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-----------------|
| Account No. 9476 Office Max PO Box 9020 Des Moines, IA 50368 | | | Credit (Business) | | | | 6,406.97 |
| Account No. Parker Garlitz 558 North 800 East Mapleton, UT 84664 | | | 1990 Precious Metals Contract (Business) | | | | 2,602.16 |
| Account No. Pat Kennedy 89800 Hill Road Springfield, OR 97400 | | | 1987 Precious Metals Contract (Business) | | | | 24.60 |
| Account No. Pat Sullivan 3009 Briarcliff Road Panama City, FL 32405 | | | 1988 Precious Metals Contract (Business) | | | | 205.03 |
| Account No. Paul Erickson 503 West 500 South Tooele, UT 84074 | | | 1993 Precious Metals Contract (Business) | | | | 1,047.05 |
| Account No. Paul Schmidt 676 West 1800 South Price, UT 84501 | | | 2005 Order - 20 1/2 oz Gold | | | | 4,520.00 |
| Account No. Penny Boyack 190 North 100 East Price, UT 84501 | | | 1999 Precious Metals Contract (Business) | | | | 1,959.58 |

Sheet 35 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**16,765.39**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|----------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Phil Clegg 777 East 1150 North Pleasant Grove, UT 84062 | | | 1998 Precious Metals Contract (Business) | | | | 21,977.26 |
| Account No. Phyllis Wright 1720 East Elm #123 Cottonwood, AZ 86326 | | | 1987 Precious Metals Contract (Business) | | | | 7,909.02 |
| Account No. 7064 Pitney Bowes Business LOC PO Box 856042 Louisville, KY 40285 | | | Lease Payment (Business) | | | | 186.25 |
| Account No. 6354 Pitney Bowes Purchase Power PO Box 856042 Louisville, KY 40285 | | | 1976 Credit (Business) | | | | 805.37 |
| Account No. ntal Plaza Eleven Hundred PO Box 1867 Orem, UT 84059 | | | Rent (Business) | | | | 880.00 |
| Account No. R.J. Charlesworth P.O. Box 18024 Salt Lake City, UT 84118 | | | 1999 Precious Metals Contract (Business) | | | | 3,975.49 |
| Account No. Rachel Neese 741 North 750 East Payson, UT 84651 | | | 1997 Precious Metals Contract (Business) | | | | 1,013.14 |

Sheet 36 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

36,746.53(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Ralph Hadfield | | | 2005 Order - 10 1oz Gold Eagles | | | | 4,380.00 |
| Account No. Ralph Harward 8543 South State Spanish Fork, UT 84661 | | | 2001 Precious Metals Contract (Business) | | | | 2,382.60 |
| Account No. Randy Gunther 1714 East Blackhawk Circle Pleasant Grove, UT 84062 | | | 1999 Precious Metals Contract (Business) | | | | 6,132.67 |
| Account No. Ray Galt 713 South 1040 East Spanish Fork, UT 84660 | | | 2001 Precious Metals Contract (Business) | | | | 39,484.00 |
| Account No. Reed Hason 927 East 110 South Lindon, UT 84042 | | | 1999 Precious Metals Contract (Business) | | | | 2,441.29 |
| Account No. Reynold Kemp 4215 North 3800 West Morgan, UT 84058 | | | 1995 Precious Metals Contract (Business) | | | | 473.00 |
| Account No. Richard & Cenia Parsons 383 Ridge Road Orem, UT 84057-22 | | | 2002 Precious Metals Contract (Business) | | | | 1,814.15 |

Sheet 37 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**57,107.71**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Richard Bird 1050 East 140 North Lindon, UT 84042 | | | 1997 Precious Metals Contract (Business) | | | | 2,990.33 |
| Account No. Richard Hotvedt 2693 Canyon Road Springville, UT 84663 | | | 2003 Precious Metals Contract (Business) | | | | 11,931.94 |
| Account No. Richard Hunter 277 North 450 East Orem, UT 84097 | | | 1996 Precious Metals Contract (Business) | | | | 6,601.77 |
| Account No. Richard Johnston | | | 2005 Order - 1 - 100oz Silver Bar | | | | 781.00 |
| Account No. Richard Neff 194 North 380 West Blackfoot, ID 83221 | | | 2000 Precious Metals Contract (Business) | | | | 5,948.20 |
| Account No. Richard Pope 1215 West 600 South Provo, UT 84601 | | | 2003 Precious Metals Contract (Business) | | | | 35,806.00 |
| Account No. Richard Rasmussen 96 South 400 West Spanish Fork, UT 84660 | | | 1999 Precious Metals Contract (Business) | | | | 5,122.09 |

Sheet 38 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**69,181.33**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Richard Spencer 1127 West 1420 North Orem, UT 84057 | | | 1992 Precious Metals Contract (Business) | | | | 2,710.70 |
| Account No. Riley Galt 713 South 1040 East Spanish Fork, UT 84660 | | | 1994 Precious Metals Contract (Business) | | | | 1,541.06 |
| Account No. Riley Prestwich 7768 South 3200 West Benjamin, UT 84660 | | | 1997 Precious Metals Contract (Business) | | | | 7,021.65 |
| Account No. Rob Davis 2621 East Flamingo Drive Holladay, UT 84117 | | | 1999 Precious Metals Contract (Business) | | | | 78,007.20 |
| Account No. Robert & Diane Reynolds 4275 North Ivy Lane Provo, UT 84604 | | | 2001 Precious Metals Contract (Business) | | | | 3,817.66 |
| Account No. Robert Drachuk PO Box 206 Delta, UT 84624 | | | 2005 Order - 6-1oz Gold Maple | | | | 2,664.00 |
| Account No. nter Robert Gray Supplies 63 A Laxalt Drive Carson City, NV 89706 | | | Supply House (Business) | | | | 4,910.89 |

Sheet 39 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

100,673.16(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Robert Marshall P.O. Box 591 American Fork, UT 84003 | | | 1990 Precious Metals Contract (Business) | | | | 1,126.58 |
| Account No. Robert Nelson P.O. Box 413 Salem, UT 84653 | | | 1988 Precious Metals Contract (Business) | | | | 4,119.40 |
| Account No. Rodney Cuthbert 725 West Center Orem, UT 84057 | | | 1998 Precious Metals Contract (Business) | | | | 10,000.00 |
| Account No. Rodney Ivie 41 West Adams Street Saratoga Springs, UT 84043 | | | 1992 Precious Metals Contract (Business) | | | | 98.00 |
| Account No. Roger Walters 1280 East Serpentine Way Sandy, UT 84097 | | | 2000 Precious Metals Contract (Business) | | | | 621.42 |
| Account No. Roland Mower 2028 East 200 South Mt. Pleasant, UT 84647 | | | 2002 Precious Metals Contract (Business) | | | | 6,697.35 |
| Account No. Ron & Christine Forstner 208 BRWB Provo, UT 84062 | | | 1990 Precious Metals Contract (Business) | | | | 7,368.22 |

Sheet 40 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **30,030.97**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Ron Mitchell 255 East 1550 North Pleasant Grove, UT 84062 | | | 2000 Precious Metals Contract (Business) | | | | 6,435.13 |
| Account No. Ronald Richardson 215 South Royal Ann Circle Orem, UT 84058 | | | 1993 Precious Metals Contract (Business) | | | | 95.69 |
| Account No. Ross Porter 558 East 800 South Orem, UT 84058 | | | 1990 Precious Metals Contract (Business) | | | | 421.34 |
| Account No. Ryan Attack 6085 South Van Gogh Circle Kearns, UT 84118 | | | 2003 Precious Metals Contract (Business) | | | | 18.16 |
| Account No. Sally Nole 12614 Lakecity Blvd SW Lakewood, WA 98498 | | | 1998 Precious Metals Contract (Business) | | | | 15,511.51 |
| Account No. Sam & Carolyn Johnson P.O. Box 444 Lyman, WY 82937 | | | 1991 Precious Metals Contract (Business) | | | | 3,622.10 |
| Account No. 6819 Sam's Club PO Box 4596 Carol Stream, IL 60197 | | | Credit (Business) | | | | 3,061.42 |

Sheet 41 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **29,165.35**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|----------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-----------------|
| Account No. Schuyler Shimanek 9221 Holm Bursun Drive Albuquerque, NM 87114 | | | 1986 Precious Metals Contract (Business) | | | | 1,340.52 |
| Account No. Scott Burgi 971 South 550 East Orem, UT 84058 | | | 1990 Precious Metals Contract (Business) | | | | 932.75 |
| Account No. Scott Kohler 990 North River Road Midway, UT 84049 | | | 1997 Precious Metals Contract (Business) | | | | 550.00 |
| Account No. Shane Huntsman 1101 West 2600 North Pleasant Grove, UT 84062 | | | 2003 Precious Metals Contract (Business) | | | | 3,679.13 |
| Account No. Shawn Heaton 576 South 490 West Orem, UT 84059 | | | 2003 Precious Metals Contract (Business) | | | | 6,145.65 |
| Account No. Sherry Ferguson 689 North 100 East Lehi, UT 84043 | | | 1998 Precious Metals Contract (Business) | | | | 443.30 |
| Account No. Sid Smith 1162 South 680 West Payson, UT 84651 | | | 1994 Precious Metals Contract (Business) | | | | 1,419.52 |

Sheet 42 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

14,510.87(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Spencer Davis 4135 North New lane Oakley, UT 84036 | | | 2003 Precious Metals Contract (Business) | | | | 5,582.51 |
| Account No. Stace Lind 10109 South Wynwood Way Highlands Ranch, CO 80126 | | | 1991 Precious Metals Contract (Business) | | | | 10,000.00 |
| Account No. Stacey Huntsman 1101 West 2600 North Pleasant Grove, UT 84062 | | | 1999 Precious Metals Contract (Business) | | | | 24,935.11 |
| Account No. Stan Burmood 1098 West 105 North Orem, UT 84057 | | | 1982 Precious Metals Contract (Business) | | | | 7,599.59 |
| Account No. 9797 Staples PO Box 9020 Des Moines, IA 50368 | | | Credit (Business) | | | | 51.94 |
| Account No. Steve Ripley P.O. Box 32 Buford, WY 82052 | | | 1992 Precious Metals Contract (Business) | | | | 66.08 |
| Account No. Steve Smith 289 East 1890 North Orem, UT 84057 | | | 1994 Precious Metals Contract (Business) | | | | 9,862.50 |

Sheet 43 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

58,097.73(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. | | | 2000 Precious Metals Contract (Business) | | | | |
| Tanya Megan 438 South Edwards Street McCombe, IL 61455 | | | | | | | 726.55 |
| Account No. | | | 1991 Precious Metals Contract (Business) | | | | |
| Terry Hansen 445 North 850 East American Fork, UT 84003 | | | | | | | 10,000.00 |
| Account No. | | | 2000 Precious Metals Contract (Business) | | | | |
| Terry Walters 2834 East Willow Wick Drive Sandy, UT 84093 | | | | | | | 27,330.17 |
| Account No. | | | 1992 Precious Metals Contract (Business) | | | | |
| Theron Dutson 5928 West 8400 South Payson, UT 84651 | | | | | | | 20,620.00 |
| Account No. | | | 1989 Precious Metals Contract (Business) | | | | |
| Thurston & Lee Gillenwater 211 South 800 East River Heights, UT 84321 | | | | | | | 2,374.25 |
| Account No. | | | 2001 Precious Metals Contract (Business) | | | | |
| Tiffany Wakeling P.O. Box 1011 Orem, UT 84059 | | | | | | | 500.00 |
| Account No. | | | 1991 Precious Metals Contract (Business) | | | | |
| Tim Woolf 4483 West Carriage Lane Cedar Hills, UT 84062 | | | | | | | 10,000.00 |

Sheet 44 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**71,550.97**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. Timothy & Linda McWilliams 7747 Royal Sydney Drive Gainesville, VA 20155 | | | 2002 Precious Metals Contract (Business) | | | | 15,319.23 |
| Account No. Timothy Crockett 239 South 800 West Orem, UT 84058 | | | 1996 Precious Metals Contract (Business) | | | | 8,412.65 |
| Account No. Tom Lamb 1035 McKinley Way St. George, UT 84770 | | | 1993 Precious Metals Contract (Business) | | | | 2,913.40 |
| Account No. Traci Fieldsted 884 South 1540 East Springville, UT 84663 | | | 1999 Precious Metals Contract (Business) | | | | 700.83 |
| Account No. nter Transline Supply Company PO Box 9805 Newport Beach, CA 92658 | | | Supply House (Business) | | | | 408.75 |
| Account No. Troy Kohler 990 North River Road Midway, UT 84049 | | | 1997 Precious Metals Contract (Business) | | | | 450.00 |
| Account No. 0617 United Postal Services Lockbox 577 Carol Stream, IL 60132 | | | Postage Account (Business | | | | 40.71 |

Sheet 45 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

28,245.57(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. 3055 US Bancorp Card Services, Inc. PO Box 790408 St. Louis, MO 63179 | | | Credit (Business) | | | | 12,824.27 |
| Account No. Val Richman 1823 North 725 West Woods Cross, UT 84087 | | | 1986 Precious Metals Contract (Business) | | | | 1,333.00 |
| Account No. Vern Fraughton 990 North 100 East American Fork, UT 84003 | | | 2004 Precious Metals Contract (Business) | | | | 20,000.00 |
| Account No. Vernon Nelson 1024 West 400 North Orem, UT 84057 | | | 2002 Precious Metals Contract (Business) | | | | 513.00 |
| Account No. Vernon Reeder 1728 West Palmyra Drive Spanish Fork, UT 84660 | | | 1993 Precious Metals Contract (Business) | | | | 942.72 |
| Account No. Victor & Lisa Karen Kemp P.O. Box 202 Crosby, ND 58730 | | | 2003 Precious Metals Contract (Business) | | | | 1,003.57 |
| Account No. W & G Johnson Trust 858 South 950 East Pleasant Grove, UT 84062 | | | 1994 Precious Metals Contract (Business) | | | | 19,260.48 |

Sheet 46 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**55,877.04**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|-----------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|------------------|
| Account No. 5781 Wal Mart Business PO Box 530932 Atlanta, GA 30353 | | | Credit (Business) | | | | 835.79 |
| Account No. Warene Christensen 747 East Buckeyewood Ave. Orange, CA 92865 | | | 2002 Precious Metals Contract (Business) | | | | 7,000.00 |
| Account No. r796 Wave Publishing Company 165 South 100 West Heber City, UT 84032 | | | Advertisement (Business) | | | | 438.22 |
| Account No. William L. Brown 776 Diagonal #10 St. George, UT 84770 | | | 2005 Pending Sales-3756 1oz Silver Round | | | | 26,292.00 |
| Account No. William Little 721 East Oak Drive Delta, UT 84624 | | | 2005 Pending Sales Coin Collection | | | | 22,062.20 |
| Account No. William Long 7231 Ridgeway Park City, UT 84098 | | | 2005 Order - 1 -1997 & 1-2002 Proof Plat | | | | 1,800.00 |
| Account No. Woffinden Trust 1445 Covina Hills Road Covina, CA 91724 | | | 1997 Precious Metals Contract (Business) | | | | 2,175.00 |

Sheet 47 of 48 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

60,603.21

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-----------------|
| Account No. | | | 1999 Precious Metals Contract (Business) | | | | 4,120.46 |
| Yvonne Willoughby 1766 L 1/2 Road Fruita, CO 81521 | | | | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| Account No. | | | | | | | |
| | | | | | | | |

Sheet 48 of 48 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**4,120.46**(Complete only on last sheet of Schedule F) **TOTAL****5,157,277.29**

(Report total also on Summary of Schedules)

IN RE Gurney, Howard Leon & Gurney, ToniCase No. 05-31203

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|-----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Plaza Eleven Hundred PO Box 1867 Orem, UT 84059 | Business Contract to be Rejected |
| Serv-A-Cup PO Box 521006 Salt Lake City, UT 84152-1006 | Business Contract to be Rejected |
| Premier Distributing, LLC PO Box 50544 Provo, UT 84605 | Business Contract to be Rejected |
| Pitney Bowes Credit Corp. PO Box 856042 Louisville, KY 40285-6042 | Business Contract to be Rejected |
| Lease Finance Group 233 North Michigan Ave., Ste. 1800 Chicago, IL 60601-5519 | Business Lease to be Rejected |
| Northern Lease Company Cingular Wireless PO Box 8229 Aurora, IL 60572-8229 | Business Lease to be Rejected Cell Phone Contract to be Rejected |

IN RE Gurney, Howard Leon & Gurney, ToniCase No. 05-31203

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
| | |

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

| | | |
|----------------------------------------------------------------------------------------------|---------------------------------|-------------------|
| Debtor's Marital Status Married | DEPENDENTS OF DEBTOR AND SPOUSE | |
| | RELATIONSHIP | AGE |
| EMPLOYMENT: | DEBTOR | SPOUSE |
| Occupation Unemployed Name of Employer How long employed Address of Employer | | Unemployed |

Income: (Estimate of average monthly income)

Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)

Estimated monthly overtime

SUBTOTAL**LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and Social Security

b. Insurance

c. Union dues

d. Other (specify) _____

SUBTOTAL OF PAYROLL DEDUCTIONS**TOTAL NET MONTHLY TAKE HOME PAY**

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use

or that of dependents listed above

Social Security or other government assistance

(Specify) _____

Pension or retirement income

Other monthly income

(Specify) **Nu Skin Commission****TOTAL MONTHLY INCOME****TOTAL COMBINED MONTHLY INCOME \$ 300.00** (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE Gurney, Howard Leon & Gurney, Toni

Case No. 05-31203

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | |
|-----------------------------------------------------------------------------------------------------|-------------|
| Rent or home mortgage payment (include lot rented for mobile home) | \$ 2,015.00 |
| Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | |
| Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | |
| Utilities: Electricity and heating fuel | \$ 177.00 |
| Water and sewer | \$ 97.00 |
| Telephone | \$ 150.00 |
| Other Cell Phone | \$ 120.00 |
| | \$ |
| | \$ |
| Home maintenance (repairs and upkeep) | \$ 100.00 |
| Food | \$ 500.00 |
| Clothing | \$ 100.00 |
| Laundry and dry cleaning | \$ |
| Medical and dental expenses | \$ 200.00 |
| Transportation (not including car payments) | \$ 200.00 |
| Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ 50.00 |
| Charitable contributions | \$ 300.00 |
| Insurance (not deducted from wages or included in home mortgage payments) | |
| Homeowner's or renter's | \$ |
| Life | \$ 110.00 |
| Health | \$ 700.00 |
| Auto | \$ 139.00 |
| Other AFLAC Long-Term Cancer Care Insurance | \$ 93.00 |
| | \$ |
| | \$ |
| Taxes (not deducted from wages or included in home mortgage payments) | |
| (Specify) Federal Income Taxes | \$ 250.00 |
| | \$ |
| | \$ |
| Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan) | |
| Auto | \$ 385.00 |
| Other 1999 Sea Swirl Boat | \$ 223.00 |
| | \$ |
| Alimony, maintenance, and support paid to others | \$ |
| Payments for support of additional dependents not living at your home | \$ |
| Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ |
| Other | \$ |
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| | \$ |

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)**\$ 5,909.00**

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- | | |
|-------------------------------------------|----|
| A. Total projected monthly income | \$ |
| B. Total projected monthly expenses | \$ |
| C. Excess income (A minus B) | \$ |
| D. Total amount to be paid into plan each | \$ |
- (interval)

IN RE:

Case No. **05-31203**

Gurney, Howard Leon & Gurney, Toni

Chapter **7**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NUMBER OF SHEETS | ASSETS | LIABILITIES | OTHER |
|----------------------------------------------------|----------------------|---------------------|------------|--------------|----------|
| A - Real Property | Yes | 1 | 450,000.00 | | |
| B - Personal Property | Yes | 3 | 32,018.00 | | |
| C - Property Claimed as Exempt | Yes | 2 | | | |
| D - Creditors Holding Secured Claims | Yes | 2 | | 298,250.28 | |
| E - Creditors Holding Unsecured Priority Claims | Yes | 2 | | 7,971.90 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 49 | | 5,157,277.29 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | 300.00 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | | 5,909.00 |
| Total Number of Sheets in Schedules | | 63 | | | |
| Total Assets | | | 482,018.00 | | |
| Total Liabilities | | | | 5,463,499.47 | |

IN RE:

Case No. 05-31203

Gurney, Howard Leon & Gurney, Toni

Chapter 7

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to be Surrendered

DESCRIPTION OF PROPERTY

CREDITOR'S NAME

Lot on State Street in Orem, Utah

Dan & Penny Doty

b. Property to be Retained [Check any applicable statement.]

DESCRIPTION OF PROPERTY

CREDITOR'S NAME

PROPERTY
IS CLAIMED
AS EXEMPT

PROPERTY
WILL BE
REDEEMED
PURSUANT
TO 11 U.S.C.
§ 722

DEBT WILL
BE RE-
AFFIRMED
PURSUANT
TO 11 U.S.C.
§ 524(C)

1997 Chrysler Eagle Vision

Alpine Credit Union

2003 Chevy S-10 Truck

GMAC

289 North 400 East

GMAC Mortgage

1999 Sea Swirl Boat

Wells Fargo

289 North 400 East

Western Community Bank

✓

✓

✓

✓

✓

08/01/2005

/s/ Howard Leon Gurney

/s/ Toni Gurney

Date

Howard Leon Gurney

Debtor

Toni Gurney

Joint Debtor (if applicable)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

IN RE Gurney, Howard Leon & Gurney, ToniCase No. 05-31203

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 64 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

(Total shown on summary page plus 1)

Date: August 1, 2005 Signature: /s/ Howard Leon Gurney
Howard Leon Gurney

Debtor

Date: August 1, 2005 Signature: /s/ Toni Gurney
Toni Gurney

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

 Social Security No.
 (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

(Total shown on summary page plus 1)

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

IN RE:

Case No. 05-31203

Gurney, Howard Leon & Gurney, Toni

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ **Reasonable Fee**

Prior to the filing of this statement I have received \$ **1,800.00**

Balance Due \$ **Reasonable Fee**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☒ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. ~~Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;~~
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

August 1, 2005

Date

/s/ J. Bryan Dexter

Signature of Attorney

Dexter & Dexter, Attorneys At Law, LLC

Name of Law Firm